**Amendments to the Claims**

This listing of claims will replace all prior versions and listings of claims in the application.

1. (Currently Amended) A method of processing account-holder requests to authorize recurring third-party transactions for an account at a financial institution on behalf of an account holder, the method comprising:

receiving, at the financial institution, the account-holder requests to authorize the third-party transactions;

matching at least one specific request from among the account-holder requests to at least one specific third-party participant;

forwarding the at least one specific request to the at least one specific[[,]] third-party participant on behalf of the account holder;

receiving, at the financial institution, at least one participant confirmation from the at least one specific third-party participant, wherein the at least one participant confirmation comprises a confirmation that the at least one specific third-party participant's accounting system has been updated based on the at least one specific request; and

forwarding, from the financial institution, an account-holder confirmation of the at least one participant confirmation of the at least one specific request to the account holder.

2. (Original) The method of claim 1 further comprising establishing a pre-existing list of prospective third-party participants, wherein the at least one specific third-party participant is selected from the pre-existing list.

3. (Original) The method of claim 2 wherein at least one of the forwarding of the at least one specific request to the at least one specific, third-party participant and the receiving, at the financial institution, the at least one participant confirmation from the at least one specific third-party participant is accomplished in accordance with participant communication preferences stored in a participant profile for the at least one specific third-party participant, the participant profile being stored in a data repository comprising participant profiles associated with the prospective third-party participants.

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4.      (Original) The method of claim 1 wherein the forwarding, from the financial institution, of the account-holder confirmation of the at least one participant confirmation of the at least one specific request to the account holder is accomplished in accordance with account-holder communication preferences stored in an account-holder profile.

5.      (Original) The method of claim 2 wherein the forwarding, from the financial institution, of the account-holder confirmation of the at least one participant confirmation of the at least one specific request to the account holder is accomplished in accordance with account-holder communication preferences stored in an account-holder profile.

6.      (Currently Amended) The method of claim 1 wherein the account-holder requests comprise at least one direct-deposit request <u>to authorize the at least one specific third-party participant to periodically direct deposit funds to the account</u>.

7.      (Original) The method of claim 2 wherein the account-holder requests comprise at least one direct-deposit request.

8.      (Original) The method of claim 3 wherein the account-holder requests comprise at least one direct-deposit request.

9.      (Original) The method of claim 4 wherein the account-holder requests comprise at least one direct-deposit request.

10.     (Original) The method of claim 5 wherein the account-holder requests comprise at least one direct-deposit request.

11.     (Currently Amended) A computer program product comprising a <u>computer-readable storage medium having a</u> computer program <u>embodied therein</u> for enabling a financial

institution to authorize <u>recurring</u> third-party transactions for an account on behalf of an account holder, the computer program further comprising:

instructions for receiving account-holder requests, <u>wherein specific requests from among the account-holder requests</u> ~~to~~ authorizes <u>specific third party participants to perform a plurality</u> <u>of</u> the <u>recurring</u> third-party transactions <u>on behalf of the account holder</u>;

instructions for matching <u>the</u> specific requests from among the account-holder requests to <u>the</u> specific third-party participants;

instructions for forwarding the specific requests to the specific[[,]] third-party participants on behalf of the account holder;

instructions for receiving participant confirmations from the specific third-party participants; and

instructions for forwarding an account-holder confirmation of the participant confirmations of <u>the</u> specific requests to the account holder.


12.    (Original) The computer program product of claim 11 wherein the computer program further comprises instructions for establishing a pre-existing list of prospective third-party participants, wherein the specific third-party participants are selected from the pre-existing list.


13.    (Original) The computer program product of claim 12 wherein the computer program further comprises instructions for creating a participant profile comprising participant communication preferences for each prospective third-party participant.


14.    (Original) The computer program product of claim 11 wherein the computer program further comprises instructions for creating an account-holder profile comprising account-holder communication preferences for the account holder.


15.    (Original) The computer program product of claim 12 wherein the computer program further comprises instructions for creating an account-holder profile comprising account-holder communication preferences for the account holder.

16. (Original) The computer program product of claim 11 wherein the account-holder requests comprise direct-deposit requests.

17. (Original) The computer program product of claim 12 wherein the account-holder requests comprise direct-deposit requests.

18. (Original) The computer program product of claim 13 wherein the account-holder requests comprise direct-deposit requests.

19. (Original) The computer program product of claim 14 wherein the account-holder requests comprise direct-deposit requests.

20. (Original) The computer program product of claim 15 wherein the account-holder requests comprise direct-deposit requests.

21. (Currently Amended) Apparatus to enable a financial institution to authorize recurring third-party transactions for an account on behalf of an account holder, the apparatus comprising:

means for receiving account-holder requests, wherein specific requests from among the account-holder requests to authorizes specific third party participants to perform a plurality of the recurring third-party transactions on behalf of the account holder;

means for matching the specific requests from among the account-holder requests to the specific third-party participants;

means for forwarding the specific requests to the specific[[,]] third-party participants on behalf of the account holder; means for receiving participant confirmations from the specific third-party participants; and

means for forwarding an account-holder confirmation of the participant confirmations of the specific requests to the account holder.

22.    (Original) The apparatus of claim 21 further comprising means for establishing a pre-existing list of prospective third-party participants, wherein the specific third-party participants are selected from the pre-existing list.

23.    (Original) The apparatus of claim 22 further comprising means for creating a participant profile comprising participant communication preferences for each prospective third-party participant.

24.    (Original) The apparatus of claim 21 further comprising means for creating an account-holder profile comprising account-holder communication preferences for the account holder.

25.    (Original) The apparatus of claim 22 further comprising means for creating an account-holder profile comprising account-holder communication preferences for the account holder.

26.    (Currently Amended) A computer-readable storage medium comprising a system to enable a financial institution to authorize recurring third-party transactions for an account on . behalf of an account holder, the system comprising:

a user interface to receive account-holder requests, wherein specific requests from among the account-holder requests to authorizes specific third party participants to perform a plurality of the recurring third-party transactions on behalf of the account holder;

at least one engine operatively connected to the user interface, the at least one engine to match the specific requests from among the account-holder requests to the specific third-party participants;

a third-party participant interface to forward the specific requests to the specific third-party participants, the third-party participant interface operatively connected to the at least one engine;

at least one data repository operatively connected to the at least one engine, the at least one date repository further comprising third-party participant profiles; and

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a fulfillment system to provide account-holder confirmation of the specific requests, the fulfillment system operatively connected to the at least one engine.

27.     (Original) The system of claim 26 wherein the third-party participant profiles further comprise participant communication preferences for the specific third-party participants.

28.     (Original) The system of claim 26 wherein the specific third-party participants comprise direct depositors.

29.     (Original) The system of claim 27 wherein the at least one data repository further comprises account-holder profiles, the account-holder profiles further comprising account-holder communication preferences.

30.     (Original) The system of claim 29 wherein the account-holder communication preferences comprises at least one of electronic and paper communication preferences.

31.     (Original) The system of claim 28 wherein the at least one data repository further comprises account-holder profiles, the account-holder profiles further comprising account-holder communication preferences.

32.     (Original) The system of claim 31 wherein the account-holder communication preferences comprises at least one of electronic and paper communication preferences.

33.     (Original) The system of claim 26 wherein the user interface is operable to receive the account-holder requests from the account-holder over the Internet.

34.     (Original) The system of claim 27 wherein the user interface is operable to receive the account-holder requests from the account holder over the Internet.

35.    (Original)  The system of claim 28 wherein the user interface is operable to receive the account-holder requests from the account holder over the Internet.